

4529-97323 PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. : 10/577,610

Applicant : GENDELMAN

Filed : 25 September 2006

Art Unit : 3691

Examiner : KANERVO

Docket No. : 4529-97323

Customer No.: 24628

Title: PREPAID DEBIT CARD  
PROCESSING

Confirmation No.: 5371

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Dear Sir:

The Office Action of 22 January 2009 has been carefully reviewed and the following amendments and remarks are made in response thereto:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.